

this bill and what I attempted to do was to draw attention to that, and in fact to answer your question specifically, say, look at it, if there are serious problems that have to be addressed and there are benefits that should be provided, have to find a way to pay for it. That cost has to be spread around but it won't be accomplished if only 20 percent have to pay and only 20 percent of the people might benefit from it. There should be a way so that everyone who has that problem can, in fact, be served, and right now, of course, that isn't the case, and I think hopefully this bill draws attention to that problem.

SENATOR CARSTEN: Then may I ask this question. Under the present structure and the present statutes, if I understand correctly, this coverage could be made available and should be made available but is at the option of the purchaser of that insurance whether he wants that coverage or not, is that correct?

SENATOR LYNCH: Yes, sir, it is generally the group, Senator Carsten. For example, a group can generally determine what kind of benefits they have. A rate can be developed for almost any kind of a need, and if a group, for example, should want some special coverage that concerns you and I know some others, that group can simply ask for a rate. They might not be able to afford it, though, Senator, but they can ask for a rate to see if they want that kind of coverage or not.

SENATOR CARSTEN: And what does Senator Johnson's amendment do to that particular approach?

SENATOR LYNCH: Well, it simply guts the bill, leaves the status quo, does not provide for any benefit or good for any of the people that are affected by benefits, mandated benefits. And, in fact, his amendment would force the farmer, the small businessman, and individual to continue to pay higher and higher rates out of proportion to what they should be able to afford, what they can afford, and force more and more people into self-insurance where they will have no opportunity at all for any kind of benefits that you have discussed and mentioned.

SENATOR CARSTEN: Okay, thank you, Mr. Speaker and Senator Lynch.